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OCT 23 2006

**PATENT**  
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733

Filed: September 4, 2003

**Inventor:**

Emrys J. Williams

**Title: Method and Apparatus  
Having Multiple Identifiers  
for Use in Making  
Transactions**

Examiner: Agwumezie, Charles C

Group/Art Unit: 3621

Atty. Dkt. No: 5681-20500

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office (Fax No. (571) 273-8300), on the date indicated below.

Robert C. Kowert

Printed Name

Signature \_\_\_\_\_

October 23, 2006

Date \_\_\_\_\_

**RESPONSE TO OFFICE ACTION OF JULY 24, 2006**

**Mail Stop Amendment**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

Dear Sir:

This paper is submitted in response to the Office Action of July 24, 2006, to further highlight why the application is in condition for allowance.

**Please amend the case as listed below.**

CFC Receipts. Sp  
Missing 207